

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shannon Marie Gingrich
Debtor

Case No. 19-04480-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 21, 2025

User: AutoDocket
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db	+ Shannon Marie Gingrich, 1420 Laudermilch Road, Palmyra, PA 17078-8813
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
5267724	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5259520	+ FREEDOM MORTGAGE CORPORATION, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
5265925	+ Goldman Sachs Mortgage Co, Service Finance Co LLC, 555 S Federal Hwy No 200, Boca Raton, FL 33432-6033
5259524	PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHEY, PA 17033
5259526	+ RYON W GINGRICH, 1420 LAUDERMILCH ROAD, PALMYRA, PA 17078-8813
5259529	SUN LIFE FINANCIAL, ONE SUN LIFE EXECUTIVE PARK, WELLESLEY HILLS, MA 02481
5259532	THOMAS JEFFERSON UNIVERSITY HOSPITALS, PO BOX 3475, TOLEDO, OH 43607-0475
5324647	+ USAA Federal Savings Bank, C/o Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 22 2025 00:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Jan 21 2025 19:12:34	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5259513	EDI: BANKAMER	Jan 22 2025 00:10:00	BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5278101	+ EDI: BANKAMER2	Jan 22 2025 00:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5259514	EDI: CAPITALONE.COM	Jan 22 2025 00:10:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5259515	+ EDI: WFNNB.COM	Jan 22 2025 00:10:00	CB/WAYFAIR, PO BOX 182789, COLUMBUS, OH 43218-2789
5259516	+ EDI: CITICORP	Jan 22 2025 00:10:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5259518	EDI: PENNDEPTREV	Jan 22 2025 00:10:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5259518	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2025 19:16:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946

5278788	Email/PDF: bncnotices@becket-lee.com	Jan 21 2025 19:37:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5259533	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 21 2025 19:16:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5568417	Email/Text: ECF@fayservicing.com	Jan 21 2025 19:16:00	Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609
5568418	Email/Text: ECF@fayservicing.com	Jan 21 2025 19:16:00	Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609, Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609
5259519	Email/Text: administrative@foundationfinance.com	Jan 21 2025 19:16:00	FOUNDATION FINANCE CO, CORRESPONDENCE, PO BOX 437, SCHOFIELD, WI 54476
5282139	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 21 2025 19:16:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5259521	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 21 2025 19:16:00	GS BANK USA, PO BOX 45400, SALT LAKE CITY, UT 84145-0400
5259522	EDI: IRS.COM	Jan 22 2025 00:10:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5259517	Email/Text: info@pamd13trustee.com	Jan 21 2025 19:16:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5259523	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 21 2025 19:16:00	KOHL/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5259525	+ EDI: G2RSPSECU	Jan 22 2025 00:16:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5259525	+ Email/Text: bankruptcynotices@psecu.com	Jan 21 2025 19:16:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5259528	+ Email/Text: servicing@svcfm.com	Jan 21 2025 19:16:00	SRVFINCO, 555 S FEDERAL HWY, BOCA RATON, FL 33432-5505
5259530	+ EDI: SYNC	Jan 22 2025 00:10:00	SYNCB/AMEG, PO BOX 965005, ORLANDO, FL 32896-5005
5259950	^ MEBN	Jan 21 2025 19:12:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5259531	+ EDI: CITICORP	Jan 22 2025 00:10:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5259534	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 21 2025 19:16:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5474789	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 21 2025 19:16:00	US Bank National Association not in its, indiv. capacity but solely as trustee, for RMTP Trust Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, 15480 Laguna Canyon Rd Suite 100, Irvine, CA 92618-2132
5259535	+ EDI: USAA.COM	Jan 22 2025 00:10:00	USAA FEDERAL SAVINGS BANK, PO BOX 14050, LAS VEGAS, NV 89114-4050
5285116	+ Email/Text: bncmail@w-legal.com	Jan 21 2025 19:16:00	USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
5259536	+ EDI: USAA.COM	Jan 22 2025 00:10:00	USAA SAVINGS BANK, 10750 MCDERMOTT PWY FWY, SAN ANTONIO, TX 78288-1600

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5474787		US Bank National Association, not in, its individual capacity but solely as, trustee for RMTP Trust, Series 2021, Cottage-TT-V, C/O Rushmore Loan Management Services, 15480 Laguna Canyon Rd., Suite 100
5474790	*+	US Bank National Association not in its, indiV. capacity but solely as trustee, for RMTP Trust Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, 15480 Laguna Canyon Rd Suite 100, Irvine, CA 92618-2132
5259527	##+	SOLAR MOSAIC, 300 LAKESIDE DRIVE, 24TH FL, OAKLAND, CA 94612-3572

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor USAA Federal Savings Bank bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Shannon Marie Gingrich DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
Kara Katherine Gendron	on behalf of Debtor 1 Shannon Marie Gingrich karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Michelle Ghidotti	

District/off: 0314-1
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on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series
2021 Cottage-TT-V bknotifications@ghidottiberger.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Shannon Marie Gingrich

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0200

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04480-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon Marie Gingrich

1/21/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.